

Information to identify the case:

Debtor 1	Deborah J. Relich	Social Security number or ITIN	xxx-xx-2946
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-24415-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Deborah J. Relich

2/12/20

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Deborah J. Relich
 Debtor

Case No. 19-24415-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 15

Date Rcvd: Feb 12, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 14, 2020.

db	+Deborah J. Relich, P.O. Box 98, Star Junction, PA 15482-0098
15156328	+Mike Dubberly, 6250 Terrapin Drive, Manassas, VA 20112-3807
15156330	+PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704
15156331	Roundpoint Mortgage Servicing Corp., P.O. Box 19409, Charlotte, NC 28219-9409
15156334	Valley 1st Community Fed. Credit Union, P.O. Box 4519, Carol Stream, IL 60197-4519

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 13 2020 03:04:42 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr	+EDI: PRA.COM Feb 13 2020 07:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15156327	E-mail/Text: bankrupt@choicerecovery.com Feb 13 2020 03:02:30	Choice Recovery, 1550 Old Henderson Road--Suite S100, Columbus, OH 43220
15156325	EDI: RMSC.COM Feb 13 2020 07:38:00	CareCredit/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965064, Orlando, FL 32896-5064
15156326	EDI: CAUT.COM Feb 13 2020 07:38:00	Chase Auto Finance, P.O. Box 901076, Fort Worth, TX 76101-2076
15156329	EDI: NFCU.COM Feb 13 2020 07:38:00	Navy Federal Credit Union, P.O. Box 3501, Merrifield, VA 22119-3500
15156332	EDI: RMSC.COM Feb 13 2020 07:38:00	Sam's Club Master Card/Synchrony Bank, Attention: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
15156333	EDI: CHASE.COM Feb 13 2020 07:38:00	Slate/Chase, P.O. Box 15299, Wilmington, DE 19850-5299
15157106	+EDI: RMSC.COM Feb 13 2020 07:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15156335	EDI: WFNNB.COM Feb 13 2020 07:38:00	Victoria's Secret/Comenity Bank, Attn: Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr RoundPoint Mortgage Servicing Corporation

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 14, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 12, 2020 at the address(es) listed below:

Charles O. Zebley, Jr.	on behalf of Debtor Deborah J. Relich	COZ@Zeblaw.com, Lori@Zeblaw.com, Janet@Zeblaw.com
James Warmbrodt	on behalf of Creditor RoundPoint Mortgage Servicing Corporation	bkggroup@kmlawgroup.com
Office of the United States Trustee		ustpreregion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee		robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com
Robert H. Slone, Trustee	on behalf of Trustee Robert H. Slone, Trustee	robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com

TOTAL: 5